

## A Major Disaster Declaration usually follows these steps:

- **Local Government Responds**, supplemented by neighboring communities and volunteer agencies. If overwhelmed, turn to the state for assistance; a local state of emergency is declared;
- **The State Responds** with state resources, such as the National Guard and state agencies; the Governor may declare a State of Emergency;
- **Preliminary Damage Assessment** by local, state, federal, and volunteer organizations determines losses and recovery needs;
- **A Major Disaster Declaration** is requested by the governor, based on the damage assessment, and an agreement to commit state funds and resources to the long-term recovery;
- **FEMA Evaluates** the request and recommends action to the White House based on the disaster, the local community and the state's ability to recover;
- **The President approves** the request or FEMA informs the governor it has been denied. This decision process could take a few hours or several weeks depending on the nature of the disaster.

### Disaster Aid Programs

There are two major categories of disaster aid:

**Individual Assistance** - for damage to residences and businesses or personal property losses, and

**Public Assistance** - for repair of infrastructure, public facilities and debris removal.

#### Individual Assistance

Immediately after the declaration, disaster workers arrive and set up a central field office to coordinate the recovery effort. A toll-free telephone number is published for use by affected residents and business owners in registering for assistance. Disaster Recovery Centers also are opened where disaster victims can meet with program representatives and obtain information about available aid and the recovery process.

Disaster aid to individuals generally falls into the following categories:

**Disaster Housing** may be available for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.

**Disaster Grants** are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental and funeral expenses.

**Low-Interest Disaster Loans** are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be for repair or replacement of homes, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.

**Other Disaster Aid Programs** include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and Veteran's benefits. Other state or local help may also be available.

**Assistance Process** -- After the application is taken, the damaged property is inspected to verify the loss. If approved, an applicant will soon receive a check for rental assistance or a grant. Loan applications require more information and approval may take several weeks after application. The deadline for most individual assistance programs is 60 days following the President's major disaster declaration.

Audits are done later to ensure that aid went to only those who were eligible and that disaster aid funds were used only for their intended purposes. These federal program funds cannot duplicate assistance provided by other sources such as insurance.

After a major disaster, FEMA tries to notify all disaster victims about the available aid programs and urge them to apply. The news media are encouraged to visit a Disaster Recovery Center, meet with disaster officials, and help publicize the disaster aid programs and the toll-free teleregistration number.

### **Public Assistance**

Public Assistance is aid to state or local governments to pay part of the costs of rebuilding a community's damaged infrastructure. Generally, public assistance programs pay for 75 per cent of the approved project costs. The State of Wisconsin provides 12 ½% with the remaining amount the local share. Public Assistance may include debris removal, emergency protective measures and public services, repair of damaged public property, loans needed by communities for essential government functions and grants for public schools.

### **Hazard Mitigation**

Disaster victims and public entities are encouraged to avoid the life and property risks of future disasters. Examples include the elevation or relocation of chronically flood-damaged homes away from flood hazard areas, retrofitting buildings to make them resistant to earthquakes or strong winds, and adoption and enforcement of adequate codes and standards by local, state and federal government. FEMA encourages and helps fund damage mitigation measures when repairing disaster-damaged structures.